Filed 05/21/23 Entered 05/22/23 00:33:33 Desc Imaged Case 23-11367-pmm Doc 11 Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-11367-pmm Patricia Ann Flannery

Debtor

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2 Date Rcvd: May 19, 2023 Form ID: 309I Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2023:

Recip ID	Recipient Name and Address
db	+ Patricia Ann Flannery, 2023 Leithsville Road, Hellertown, PA 18055-3007
14780731	+ First Commonwealth FCU, 6126 Hamilton Blvd, Suite 100, Allentown, PA 18106-9711
14780733	+ Michael Flannery, 2023 Leithsville Road, Hellertown, PA 18055-3007
14780734	+ SMB-FA Consumer/FA2/CWS, PO Box 9213, Old Bethpage, NY 11804-9013

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: claputka@laputkalaw.com	May 19 2023 23:45:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
tr	Email/Text: Info@ReadingCh13.com	May 19 2023 23:45:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	May 19 2023 23:45:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 19 2023 23:45:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 19 2023 23:45:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14780727	+ EDI: BANKAMER.COM	May 20 2023 03:41:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14780728	+ EDI: CITICORP.COM	May 20 2023 03:41:00	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
14780730	EDI: DISCOVER.COM	May 20 2023 03:41:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14780729	+ Email/Text: electronicbkydocs@nelnet.net	May 19 2023 23:45:00	Dept of Ed/NelNet, PO Box 82561, Lincoln, NE 68501-2561
14782962	EDI: DISCOVER.COM	May 20 2023 03:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14780732	+ EDI: CITICORP.COM	May 20 2023 03:41:00	Macys/DSNB, PO Box 6789, Sioux Falls, SD 57117-6789
14780736	+ EDI: WFFC2	May 20 2023 03:41:00	WF Crd Svc, PO Box 14517, Des Moines, IA 50306-3517
14780735	+ Email/Text: BKCourtNotices@yourmortgageonline.com	May 19 2023 23:45:00	Weichert Financial Service, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

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District/off: 0313-4 User: admin Page 2 of 2
Date Rcvd: May 19, 2023 Form ID: 309I Total Noticed: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2023 at the address(es) listed below:

Name Email Address

CHARLES LAPUTKA

on behalf of Debtor Patricia Ann Flannery claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

STEPHEN R. STARKS

on behalf of Creditor Weichert Financial Services ryan.starks@brockandscott.com wbecf@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:					
Debtor 1:	Patricia Ann Flannery	Social Security number or ITIN: xxx-xx-4229			
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Bankruptcy Court: Eastern District of Pennsylvania Date ca		Date case filed for chapter: 13 5/10/23			
Case number:	23-11367-pmm				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Patricia Ann Flannery	
2.	All other names used in the last 8 years		
3.	Address	2023 Leithsville Road Hellertown, PA 18055	
	-	CHARLES LAPUTKA	Contact phone (610) 477-0155
4.	Debtor's attorney Name and address	Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102	Email: claputka@laputkalaw.com
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313
			Email: ECFMail@ReadingCh13.com
	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
			Contact phone (610)2085040
			Date: 5/19/23

For more information, see page 2

Debtor Patricia Ann Flannery Case number 23–11367–pmm

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 18, 2023 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/16/23	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/19/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/6/23	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$736.00 The hearing on confirmation will be held on: 8/31/23 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Reading	•	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in ti you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I